

12-27-01

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JC962 U.S. PRO
12/21/01

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

J1040 U.S. PRO
10/026101
12/21/01

| | | |
|--|---|----------------------------------|
| In re Application of: BIRKHEAD et al. |) | Examiner: Not yet assigned |
| Serial No.: Not yet assigned |) | Group Art Unit: Not yet assigned |
| Filing Date: Filed herewith |) | Attorney Docket No.: G07.006 |
| For: SYSTEMS AND METHODS FOR FACILITATING RESPONSES TO CREDIT REQUESTS |) | |

Box PATENT APPLICATION
Commissioner for Patents
Washington, D.C. 20231

UTILITY PATENT APPLICATION TRANSMITTAL
(Large Entity)

Sir:

Transmitted herewith for filing under 35 USC 111(a) and 37 CFR 1.53(b) is a new utility patent application for an invention entitled: **SYSTEMS AND METHODS FOR FACILITATING RESPONSES TO CREDIT REQUESTS**

and invented by: **BIRKHEAD et al.**

Enclosed are:

1. ☒ Filing Fee as calculated and transmitted as described below
2. ☒ Specification having 26 pages and including the following:
 - a. ☒ Descriptive Title of the Invention
 - b. ☐ Cross references to Related Applications (if applicable)
 - c. ☐ Statement Regarding Federally-sponsored Research/Development

- d. ☐ Reference to Microfiche Appendix (*if applicable*)
- e. ☒ Background of the Invention
- f. ☒ Brief Summary of the Invention
- g. ☒ Brief Description of the Drawings (*if drawings filed*)
- h. ☒ Detailed Description
- i. ☒ Claim(s) as Classified Below
- j. ☒ Abstract of the Disclosure
3. ☒ Drawing(s) (*when necessary as prescribed by 35 USC 113*)
- a. ☒ Formal Number of Sheets 10
- b. ☐ Informal Number of Sheets
4. ☒ Oath or Declaration
- a. ☒ Newly executed (*original or copy*) ☐ Unexecuted
- b. ☐ Copy from a prior application (37 CFR 1.63(d))
- c. ☐ With Power of Attorney ☐ Without Power of Attorney
- d. ☐ DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the Prior Application, see 37. CFR 1.63(d)(2) and 1.33(b).
5. ☐ Incorporation By Reference (*usable if Box 4b is checked*)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6. ☒ Assignment Papers (*cover sheet & documents(s)*)
7. ☐ 37 CFR 3.73(B) Statement (*when there is an assignee*)
8. ☐ English Translation Document (*if applicable*)
9. ☐ Information Disclosure Statement/PTO-1449 ☐ Copies of IDS Citations
10. ☐ Preliminary Amendment
11. ☒ Acknowledgement Postcard
12. ☒ Mailed Via
☐ First Class ☒ Express Mail (*Specify Label No.*) **EV017948859US**
13. ☐ Certified Copy of Priority Document(s) (*if foreign priority is claimed*)
14. ☐ Request and Certification under 35 USC 122(b)(2)(B)(i) (*attach PTO/SB/35*)
15. ☐ Additional Enclosures: _____

FEE CALCULATION

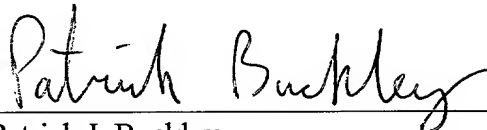
| For | No. Filed | No. Allowed | No. Extra | Rate | Fee |
|---|-----------|-------------|-----------|----------|-------------------|
| Total Claims | 24 | - 20 | 4 | \$ 18.00 | \$ 72.00 |
| Indep. Claims | 6 | - 3 | 3 | \$ 84.00 | \$ 252.00 |
| Multiple Dependent Claims (If applicable, please add \$ 260.00) | | | | | \$ 0.00 |
| BASIC FEE | | | | | \$ 740.00 |
| OTHER FEE (specify purpose): Assignment Recordation | | | | | \$ 40.00 |
| TOTAL FILING FEE | | | | | \$1,104.00 |

A check in the amount of **\$1,104.00** is enclosed.

In addition, the Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- ☐ Charge the amount of **\$1,104.00** as filing fee.
- ☒ Credit any overpayment.
- ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,



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December 21, 2001
 Date